

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period:

January 2019

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Andrew F. Kuzy
Signature of Debtor

2/17/19
Date

Colleen A. Kuzy
Signature of Joint Debtor

2/17/19
Date

Signature of Preparer

Date

Printed Name of Preparer

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: January 2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	1853.88	
RECEIPTS		
Wages (Net)	2502.53	
Interest and Dividend Income	0	
Alimony and Child Support	0	
Social Security and Pension Income	0	
Sale of Assets	0	
Other Income (attach schedule)	1802.72	
Total Receipts	4305.25	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	730.36	
Insurance	428.93	
Auto Expense	334.01	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	861.67	
Medical Expenses	18.15	
Household Expenses	1395.92	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	0	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	0	
Travel and Entertainment	97.81	
Gifts	0	
Other (attach schedule)	50.00	
Total Ordinary Disbursements	3916.85	
REORGANIZATION ITEMS:		
Professional Fees	375.00	
U. S. Trustee Fees	325.00	
Other Reorganization Expenses (attach schedule)	0	
Total Reorganization Items	700.00	
Total Disbursements (Ordinary + Reorganization)	4616.85	
Net Cash Flow (Total Receipts - Total Disbursements)	- 311.60	
Cash - End of Month (Must equal reconciled bank	1542.28	

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and
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Debtors.

:
:
:
:

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

(9/99)

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
<i>Schmaly Income</i>	<i>\$1700</i>	
Other Taxes		
Other Ordinary Disbursements		
<i>Washington County Clerk of Courts</i>	<i>\$50</i>	
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)
(9/99)

In Re: Andrew F. Kuzy, and
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Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

*"Insider is defined in 11 U.S.C. Section 101(31)

(9/99)

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: Bankruptcy Case No.: 18-21728-CMB
:
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Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below	X	
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.	X	

4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

Page 1 of 6

Primary Account Number:

ADDRESS SERVICE REQUESTED

>000245 2635057 0001 092543 10Z

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
JACQUELINE SCHMALZ
531 WARRICK DR
WASHINGTON PA 15301-9513



Managing Your Accounts

- Online www.fnb-online.com
- By Phone 1 800-555-5455
- By Mail 4140 E. State Street
Hermitage, PA 16148

done 2/13/19

Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$1,542.28

FREE SMALL BUSINESS CHECKING -

Account Summary

Date	Description	Amount	
01/01/2019	Balance Last Statement	\$1,853.88	✓
	5 Credit(s) This Period	\$4,305.25	✓
	72 Debit(s) This Period	\$4,616.85	
01/31/2019	Balance This Statement	\$1,542.28	✓

Effective March 1, 2019, First National Bank will be making adjustments to the activity fees for your business checking account. Please review your statement for the fee changes. If you have any questions, please contact your branch manager or Treasury Management Representative for additional information.

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2019	Balance Last Statement			\$1,853.88
01/02/2019	FIRSTENERGY OPCO FE ECHECK	\$319.98	✓	\$1,533.90
01/02/2019	50611 POS PUR 01/01 10:25 WM SUPERCENTER # WASHINGTON PA 17390046 28128~5411	\$31.94	✓	\$1,501.96
01/02/2019	80176 POS PUR 01/02 04:31 AMZN Mktp US* M28 Amzn.com/bill WA 00000000 08~5942	\$22.25	✓	\$1,479.71
01/02/2019	67711 POS PUR 01/02 06:39 AMZN Mktp US* M29 Amzn.com/bill WA 00000000 06~5942	\$7.37	✓	\$1,472.34
01/03/2019	28894 POS PUR 01/02 13:06 AMZN Mktp US* M21 Amzn.com/bill WA 00000000 02~5942	\$10.59	✓	\$1,461.75
01/03/2019	83228 POS PUR 01/02 02:49 JEFFREYS DRUG ST CANONSBURG PA 29235480 08322~5912	\$8.15	✓	\$1,453.60
01/04/2019	TRANSFER TO FREESTYLE ACCOUNT	\$60.00	✓	\$1,393.60
01/04/2019	23555 POS PUR 01/02 15:53 Zoupj 235 Old Mi Washington PA 00000000 02355~5812	\$13.76	✓	\$1,379.84
01/07/2019	505116 PIN PUR 01/06 13:49 HEIDELBERG SHOP CARNEGIE PA 54938701 505116 ~5411	\$165.89	✓	\$1,213.95
01/07/2019	CHECK # 1054	\$50.00	✓	\$1,163.95



00245 2635057 000734 001457 0001/0003

FREE SMALL BUSINESS CHECKING -

ued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
01/07/2019	470516 PIN PUR 01/07 13:25 MICHAELS STORES WASHINGTON PA 003 90070047051~5970	\$24.50		\$1,139.45
01/07/2019	CHECK # 1062	\$20.00		\$1,119.45
01/07/2019	CHECK # 1059	\$17.67		\$1,101.78
01/07/2019	30020 POS PUR 01/05 06:15 PIZZA AL'S MCMURRAY PA 05359817 030020 ~5812	\$15.64		\$1,086.14
01/07/2019	202065 PIN PUR 01/06 13:30 HEIDELBERG SHOP CARNEGIE PA 54938701 202065 ~5411	\$11.76		\$1,074.38
01/07/2019	66907 POS PUR 01/05 17:38 JEFFREYS DRUG ST CANONSBURG PA 29235480 06690~5912	\$10.00		\$1,064.38
01/07/2019	40031 POS PUR 01/05 17:10 SARRIS CANDIES CANONSBURG PA 09227357 040031 ~5999	\$9.45		\$1,054.93
01/07/2019	9157 POS PUR 01/07 17:07 WAL-MART #1739 WASHINGTON PA 24173901 009157 ~5411	\$7.44		\$1,047.49
01/08/2019	143370 PIN PUR 01/08 16:15 CANONSBURG SHOP CANONSBURG PA 53460201 143370~5411	\$10.28		\$1,037.21
01/09/2019	796158 POS PUR 01/09 17:43 WAL-MART #1739 WASHINGTON PA 24173901 796158 ~5411	\$30.61		\$1,006.60
01/09/2019	1753 POS PUR 01/09 08:39 AMZN Mkt US* MB6 Amzn.com/bill WA 00000000 00~5942	\$10.02		\$996.58
01/10/2019	12224 POS PUR 01/10 16:45 WM SUPERCENTER # WASHINGTON PA 17390056 17264~5411	\$29.59		\$966.99
01/10/2019	14874 POS PUR 01/09 14:29 SUNOCO 005968820 CANONSBURG PA 0059003 014874~5542	\$24.00		\$942.99
01/11/2019	PP596SALANDRA FU PAYROLL		\$1,031.56	\$1,974.55
01/11/2019	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,914.55
01/11/2019	CHECK # 1063	\$185.62		\$1,728.93
01/11/2019	80012 POS PUR 01/10 20:01 PIZZA AL'S MCMURRAY PA 05359817 080012 ~5812	\$27.03		\$1,701.90
01/14/2019	DEPOSIT		\$450.00	\$2,151.90
01/14/2019	379001 POS PUR 01/13 13:40 SAMSClub #6251 WASHINGTON PA 62510094 9013963~5411	\$256.28		\$1,895.62
01/14/2019	501255 POS PUR 01/14 13:12 Wal-Mart Super C WASHINGTON PA 17390044 90145~5411	\$30.45		\$1,865.17
01/14/2019	70076 POS PUR 01/11 09:31 POPEYES WASHINGTON PA 00794257 070076 ~5814	\$26.49		\$1,838.68
01/14/2019	8828 POS PUR 01/12 16:04 EAT_N_PARK #0022 MCMURRAY PA 25908828 008828 ~5812	\$24.34		\$1,814.34
01/14/2019	56056 POS PUR 01/14 16:39 WM SUPERCENTER # WASHINGTON PA 17390045 86486~5411	\$22.99		\$1,791.35
01/15/2019	8928 POS PUR 01/14 20:53 MCDONALD'S F2383 WASHINGTON PA 1 008928 ~5814	\$4.87		\$1,786.48
01/15/2019	808249 PIN PUR 01/15 12:00 COUNTRY FAIR #38 ERIE PA 0044BT38 808249 ~5541	\$3.29		\$1,783.19
01/16/2019	CHECK # 1064	\$125.00		\$1,658.19
01/16/2019	CHECK # 1069	\$103.88		\$1,554.31
01/16/2019	98578 POS PUR 01/15 10:27 COUNTRY FAIR #38 ERIE PA 12 098578 ~5542	\$25.92		\$1,528.39
01/16/2019	CHECK # 1068	\$13.30		\$1,515.09
01/17/2019	321456 PIN PUR 01/17 12:50 ALDI 69051 WASHINGTON PA 89027702 321456 ~5411	\$23.02		\$1,492.07
01/17/2019	CHECK # 1066	\$17.00		\$1,475.07

0000/2000 54100 54200 54300 54400 54500 54600 54700 54800 54900 55000 55100 55200 55300 55400 55500 55600 55700 55800 55900 56000 56100 56200 56300 56400 56500 56600 56700 56800 56900 57000 57100 57200 57300 57400 57500 57600 57700 57800 57900 58000 58100 58200 58300 58400 58500 58600 58700 58800 58900 59000 59100 59200 59300 59400 59500 59600 59700 59800 59900 60000

FREE SMALL BUSINESS CHECKING - Page 8 of 9 **Document** **continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
01/18/2019	TRANSFER TO FREESTYLE ACCOUNT	\$60.00	✓	\$1,415.07
01/18/2019	CHECK # 1070	\$293.10	✓	\$1,121.97
01/18/2019	CHECK # 1067	\$192.91	✓	\$929.06
01/18/2019	6709 POS PUR 01/18 13:03 GET GO #3237 Erie PA 37020800 571211 ~5542	\$17.10	✓	\$911.96
01/18/2019	80440 RECURRING 01/17 17:10 Amazon Prime Amzn.com/bill WA 00000000 080440~5968	\$13.77	✓	\$898.19
01/22/2019	CHECK # 1071	\$135.83	✓	\$762.36
01/22/2019	CHECK # 1072	\$125.00	✓	\$637.36
01/22/2019	460250 POS PUR 01/19 12:28 WAL-MART #1739 WASHINGTON PA 17390049 9019263~5411	\$54.23	✓	\$583.13
01/22/2019	CHECK # 1065	\$50.00	✓	\$533.13
01/22/2019	92979 POS PUR 01/21 01:43 MAX & ERMA'S WAS 406-8625228 PA 73654212 0929~5812	\$24.38	✓	\$508.75
01/23/2019	937773 PIN PUR 01/23 10:56 KOHLS 1022 353 W WASHINGTON PA 99999999 93777~5311	\$99.98	✓ I have receipt	\$408.77
01/24/2019	86842 POS PUR 01/23 23:57 PANERA BREAD #20 WASHINGTON PA 00002595 08684~5812	\$25.00	✓	\$383.77
01/24/2019	86841 POS PUR 01/23 23:14 PANERA BREAD #20 WASHINGTON PA 00002595 08684~5812	\$8.36	✓	\$375.41
01/25/2019	DEPOSIT		\$1,250.00	\$1,625.41
01/25/2019	PP596SALANDRA FU PAYROLL		\$1,470.97	\$3,096.38
01/25/2019	TRANSFER TO FREESTYLE ACCOUNT	\$60.00	✓	\$3,036.38
01/25/2019	604296 PIN PUR 01/25 12:20 TARGET T-1216 33 Washington PA 99999999 60429~5310	\$149.44	✓	\$2,886.94
01/25/2019	606904 POS PUR 01/25 14:46 Wal-Mart Super C WASHINGTON PA 17390079 90253~5411	\$38.51	✓	\$2,848.43
01/25/2019	9872 POS PUR 01/24 10:41 KWIK FILL 236 HOUSTON PA URCC0236 009872 ~5542	\$26.69	✓	\$2,821.74
01/28/2019	31468 POS PUR 01/26 22:05 CULTURAL DISTRICT 412-456-6666 PA 00000000 031~7922	\$233.00	✓	\$2,588.74
01/28/2019	45966 POS PUR 01/26 07:47 DISNEY RESORTS-W 4078285630 FL 00000000 04596~3780	\$200.00	✓	\$2,388.74
01/28/2019	498736 POS PUR 01/26 13:00 SAMSCLUB #6251 WASHINGTON PA 62510091 9026521~5411	\$129.03	✓	\$2,259.71
01/28/2019	763149 POS PUR 01/26 13:40 WAL-MART #1739 WASHINGTON PA 17390051 9026040~5411	\$78.81	✓	\$2,180.90
01/28/2019	2749 POS PUR 01/27 21:26 TEXAS ROADHOUSE WASHINGTON PA 2061001 002749 ~5812	\$43.42	✓	\$2,137.48
01/28/2019	72680 POS PUR 01/25 00:26 PLAZA AZTECA - W WASHINGTON PA 02304989 07268~5812	\$36.72	✓	\$2,100.76
01/28/2019	12632 PIN PUR 01/27 16:34 GIANT-EAGLE #003 Washington PA 39000300 59476~5411	\$35.99	✓	\$2,064.77
01/28/2019	42978 POS PUR 01/28 06:25 COUNTRY FAIR #38 ERIE PA 12 042978 ~5542	\$28.84	✓	\$2,035.93
01/28/2019	0023 POS PUR 01/27 08:57 THE LAST CALL CANONSBURG PA 00009274 000023 ~5812	\$26.71	✓	\$2,009.22
01/28/2019	25565 POS PUR 01/26 00:06 LOWES #00671* WASHINGTON PA 00000000 025565 ~5200	\$21.17	✓	\$1,988.05
01/28/2019	745618 PIN PUR 01/28 11:18 COUNTRY FAIR #38 ERIE PA 0044BT38 745618 ~5541	\$12.73	✓	\$1,975.32
01/29/2019	FIRSTENERGY OPCO FE ECHECK	\$416.57	✓	\$1,558.75
01/29/2019	94833 POS PUR 01/27 18:25 NAPOLI RESTAURAN WASHINGTON PA 11594833 09483~5812	\$83.18	✓	\$1,475.57
01/29/2019	7129 POS PUR 01/28 16:21 PANERA BREAD #20 PETERS TOWNSH PA 00005830 00~5812	\$10.93	✓	\$1,464.64

FREE SMALL BUSINESS CHECKING

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
01/30/2019	24464 POS PUR 01/30 17:42 WENDY'S 413 WASHINGTON PA 65693009 624702 ~5814	\$19.73		\$1,444.91
01/31/2019	RANGE RESOURCES 01.19EFT 279995		\$102.72	\$1,547.63
01/31/2019	1229 POS PUR 01/29 03:42 MCDONALD'S F7246 PITTSBURGH PA 1 001229 ~5814	\$5.35		\$1,542.28
01/31/2019	Balance This Statement			\$1,542.28

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1054	01/07/2019	\$50.00	1065	01/22/2019	\$50.00	1070	01/18/2019	\$293.10
1059*	01/07/2019	\$17.67	1066	01/17/2019	\$17.00	1071	01/22/2019	\$135.83
1062*	01/07/2019	\$20.00	1067	01/18/2019	\$192.91	1072	01/22/2019	\$125.00
1063	01/11/2019	\$185.62	1068	01/16/2019	\$13.30			
1064	01/16/2019	\$125.00	1069	01/16/2019	\$103.88			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/02/2019	\$1,472.34	01/11/2019	\$1,701.90	01/23/2019	\$408.77
01/03/2019	\$1,453.60	01/14/2019	\$1,791.35	01/24/2019	\$375.41
01/04/2019	\$1,379.84	01/15/2019	\$1,783.19	01/25/2019	\$2,821.74
01/07/2019	\$1,047.49	01/16/2019	\$1,515.09	01/28/2019	\$1,975.32
01/08/2019	\$1,037.21	01/17/2019	\$1,475.07	01/29/2019	\$1,464.64
01/09/2019	\$996.58	01/18/2019	\$898.19	01/30/2019	\$1,444.91
01/10/2019	\$942.99	01/22/2019	\$508.75	01/31/2019	\$1,542.28